

UNITED STATES BANKRUPTCY COURT, EASTERN DISTRICT OF PENNSYLVANIA

IN RE: SCOTT J. BRECKER AND ANDREA BRECKER : CASE NO. 11-12319

FIRST AMENDED CHAPTER 13 PLAN

1. The future earnings of the debtor are submitted to the supervision and control of the Trustee and the debtor – Debtor shall pay the Trustee the sum of **\$296.34** monthly for a period of sixty (60) months over a Sixty month Plan.
2. From the payment so received, the Trustee shall make distributions in the following order of payment:
 - (a) To the Standing Trustee, his costs, expenses and commissions in accordance with certain statutes, then
 - (b) To the Attorney for the Debtor (s), in the sum of **\$0.00** or such sum as is allowed by the Court, upon application duly made and order entered, then
 - (c) For or on account of administration expenses provided for under the Code or allowed by the Court, then
 - (d) To the Priority Creditors of the Debtor (s), full payment in deferred cash payments, of all claims entitled to priority under Section 507 of the U.S. Bankruptcy Code. **NO PRIORITY DEBTS**
 - (e) To the secured creditors of the Debtor (s), as follows: **MORTGAGE ARREARS**
(Chase Home Finance) pre-filing & post filing arrears **\$10,043.87**
Debtor will remain current with all mortgage payments to Chase
Any secured creditors will be paid outside the Plan.
 - (f) Subsequent to—pro rata with dividends to secured creditors (if any) dividends to unsecured creditors whose claims are timely filed, and duly allowed as follows:

Unsecured creditors whose claims are timely filed and approved shall be paid a pro rata distribution of remaining funds. Trustees commission not to exceed 10 %

Total to be paid under the Plan \$17,780.40.
3. The following executory contracts are rejected: None.
4. The amount of a creditor's claim shall be fixed by the sum set forth in the Plan (as a percentage of the total amount to be paid through the plan). In absence of an objection, and if the Plan is confirmed, this amount shall constitute a finding as to the arrears owed.
5. Title to the debtor's property shall revert in the debtor on confirmation of the Plan – upon dismissal of the case after confirmation pursuant to the Bankruptcy Act.

Dated: August 10, 2011 /s/SCOTT J. BRECKER_ /s/ ANDREA BRECKER_____
SCOTT J. BRECKER , DEBTOR ANDREA BRECKER , DEBTOR

Acceptances may be mailed to: Wayne R. Cromie, Esq 401 West Johnson Highway, Norristown, PA 19401